

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Sallie A. Bowers
Debtor

Case No. 18-11597-jkf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: John
Form ID: 318

Page 1 of 2
Total Noticed: 21

Date Rcvd: Dec 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2019.

smg	#Sallie A. Bowers, 135 E. High Street, Womelsdorf, PA 19567-1501
	+Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14165067	+Cenlar FSB, servicer for Home Point Fin Corp., c/o Rebecca A. Solarz, Esq., 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
14194866	+Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451
14108450	+Home Point Financial Corporation, c/o Cenlar FSB, Attn: BK Department, 425 Phillips Blvd., Ewing, NJ 08618-1430
14095720	Home Point Financial Corporation, c/o Jerome Blank, Esq., 1617 JFK Boulevard, Ste 1400, One Penn Center Plaza, Philadelphia, PA 19103
14070475	Phelan Hallinan Diamond & Jones LLP, 1967 JFK Blvd, Suite 1400, Philadelphia, PA 19103
14070476	+Reading Hospital, 420 S. 5th Street, Reading, PA 19602
14070477	+St. Joseph Hospital, 2500 Bernville Road, Reading, PA 19605-9453

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QRHHOLBER.COM Dec 04 2019 08:28:00	ROBERT H. HOLBER,	Robert H. Holber PC,
	41 East Front Street,	Media, PA 19063-2911	
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 04 2019 03:42:17		
	Pennsylvania Department of Revenue,	Bankruptcy Division,	P.O. Box 280946,
	Harrisburg, PA 17128-0946		
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 04 2019 03:42:26	U.S. Attorney Office,	
	c/o Virginia Powel, Esq.,	Room 1250,	615 Chestnut Street,
			Philadelphia, PA 19106-4404
14105508	E-mail/PDF: resurgentbknottifications@resurgent.com Dec 04 2019 03:52:31		
	LVNV Funding, LLC its successors and assigns as,	assignee of GE Money Bank,	
	Resurgent Capital Services,	PO Box 10587,	Greenville, SC 29603-0587
14083299	+EDI: AGFINANCE.COM Dec 04 2019 08:28:00	OneMain,	PO Box 3251,
			Evansville, IN 47731-3251
14070474	+EDI: AGFINANCE.COM Dec 04 2019 08:28:00	OneMain Financial,	1598 Cumberland Street,
	Lebanon, PA 17042-4532		
14245316	EDI: PRA.COM Dec 04 2019 08:28:00	Portfolio Recovery Associates, LLC,	PO Box 41067,
	Norfolk VA 23541		
14098717	EDI: Q3G.COM Dec 04 2019 08:28:00	Quantum3 Group LLC as agent for,	CF Medical LLC,
	PO Box 788,	Kirkland, WA 98083-0788	

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
14070473 ##+Home Point Financial, 1194 Oak Valley Drive, Suite 80, Ann Arbor, MI 48108-8942
TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: John
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Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2019 at the address(es) listed below:

DANIEL T. RABENOLD on behalf of Debtor Sallie A. Bowers DanRabenold@rkslawfirm.com,
rbernabe@rkslawfirm.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
JAMES A. PROSTKO on behalf of Creditor HOME POINT FINANCIAL CORPORATION paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor Home Point Financial Corporation paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor HOME POINT FINANCIAL CORPORATION paeb@fedphe.com
REBECCA ANN SOLARZ on behalf of Creditor Home Point Financial Corporation
bkgroup@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,
rholber@ecf.axosfs.com
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)
ecfmail@readingchl3.com
THOMAS YOUNG.HAE SONG on behalf of Creditor HOME POINT FINANCIAL CORPORATION paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleChl3.com,
ECF_FRPA@Trusteel3.com

TOTAL: 12

Information to identify the case:

Debtor 1	<u>Sallie A. Bowers</u>	Social Security number or ITIN	xxx-xx-9080
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-11597-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sallie A. Bowers

12/3/19

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.